

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

**IN RE: DONNA STEPHENS
DEBTOR**

**CASE NO: 15-13044
CHAPTER 13**

**OBJECTION TO CLAIM FILED BY
UNITED CONSUMER FINANCIAL SERVICES (CLAIM 3)**

COMES NOW the Debtor named above and files this her Objection to the Claim filed by United Consumer Financial Services, showing the Court as follows:

United Consumer Financial Services filed a claim in the amount of \$1,670.53. The Debtor objects to the secured portion of the claim in the amount of \$247.50. The property securing the claim was surrendered in a prior bankruptcy, therefore the entire claim should be treated as a general unsecured claim.

WHEREFORE, the Debtor respectfully requests that the United Consumer Financial Services claim not be allowed as a secured claim, but instead that the full amount of \$1,670.53 be treated as a general unsecured claim, and for such other and further relief as this Court deems just and proper under the circumstances.

Respectfully submitted,

/s/R. Gawyn Mitchell
R. Gawyn Mitchell, 3383
Attorney for Debtor

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CERTIFICATE OF SERVICE

I, R. Gawyn Mitchell, Attorney for the debtor, do hereby certify that I have this day mailed, by United States mail, postage prepaid or by electronic mail, a true and correct copy of the attached Objection to:

Terre Vardaman
VARDAMAN13ECF@gmail.com

United States Trustee
USTPRegion05.AB. ECF@usdoj.gov

United Consumer Financial Services
dba Bass & Associates, P.C
3936 E. Ft. Lowell Suite 200
Tucson, AZ 85712

DATED: October 15, 2015

/s/ R. Gawyn Mitchell
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Attorney at Law

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